

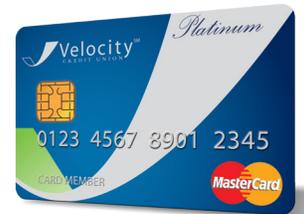
## Happy New...Bills? Take Advantage of Velocity's Solutions.

January can often bring some free time after the hustle and bustle of the holiday season, but it can also bring in some hefty bills from the gifts and travel that accompany November and December. Instead of juggling those high interest credit cards from department stores or your "bank" credit card, check into a couple of convenient and more manageable solutions through Velocity.

We have two options that could help you get those balances paid down in no time.

First, if you haven't already, apply for Velocity's Mastercard® credit card. Our credit card comes with low, fixed rates, no annual fees and NO BALANCE TRANSFER FEES. We offer Platinum Mastercards regular or with ScoreCard® Rewards. We also offer a share-secured card, if your credit history needs a little help.

- No annual fees
- Rates as low as 7.99% apr\*\*
- No balance transfer fees
- Rewards option available



Intro rate of 2.99% APR\*

Velocity's credit cards now come equipped with EMV chips that will help better protect your account from fraud. Other benefits include Zero Liability and Identity Theft Resolution services. Apply for yours today at [velocitycu.com/creditcard](http://velocitycu.com/creditcard) or at your nearest branch.

\*Intro rate for first six months. Introductory rate is valid only for first time Velocity credit card members/accounts, not available on savings-secured cards. \*\*Rate is based on credit score.

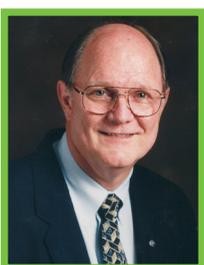
Another great solution is Velocity's Holiday Loan, offered through the end of January. These loans can be used for just about anything, including bill consolidation. The low, fixed rates and set terms allow you to be in control. We offer loans from \$500 to \$6,000 with terms up to 36 months.



Our loans are subject to credit-granting qualifications and rates are based on the applicant's credit score, which start as low as 6.49% APR (with Member Rewards discount). You can apply online, by phone or stop by a branch.

## Board of Directors Announces Nominations & Annual Meeting

The nominating committee has completed its evaluation of potential candidates for positions on the Velocity board of directors. This process included interviewing and carefully screening the candidates' qualifications in accordance with the nominating process specified in the credit union's bylaws. The individuals shown below have been nominated to fill two positions on the Velocity board of directors.



**Carl Lynch**

- Retired Division Manager, City of Austin
- Velocity Board of Directors (1986-1990) and (2001- present)
- Velocity member for over 40 years



**John Chomout**

- Retired Sergeant, Austin Police Department
- Velocity Board of Directors (2008-present)
- Velocity member for over 30 years

The **2016 annual meeting** is set for **Tuesday, April 26 at noon** at Velocity's Main Branch, **610 E. 11th Street, Red River and Sabine training rooms.**

## COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at: **Velocity Credit Union, P.O. Box 1089, Austin, TX, 78767; 512.469.7000; [msc@velocitycu.com](mailto:msc@velocitycu.com)**. This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at: **914 East Anderson Ln., Austin, TX, 78752-1699; 512.837.9236; [www.cud.texas.gov](http://www.cud.texas.gov)**.

## Documents Available to Members

Upon request, members are entitled to review or receive a copy of the following credit union documents: Balance Sheet & Income Statement, Summary of the most recent annual audit, written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines, and board policies, and Internal Revenue Service Form 990.

## Velocity in the Community

### Reveille Call



Pictured: Team Velocity at Reveille Call

Team Velocity, along with their families and friends showed up to support **Reveille Call** on **Nov. 8** in **Burnet, Texas**. This full day event included an obstacle course, 11-mile march and tradition games to honor veterans and active military. Great job, Team!

### Operation Blue Santa

Through the generosity of our members, employees and Velocity's donation, we raised over \$2,600 to ensure that area families in need have a joyous holiday season.

We'd like to thank everyone who helped us accomplish our goal!



## 2016 Scholarship Applications

Velocity's board of directors will once again offer scholarships to high school seniors and past scholarship winners continuing their college education in this year's Velocity Credit Union Scholarship Awards.



Applications will be available in mid-January at any Velocity branch or online at [velocitycu.com](http://velocitycu.com). All applications must be postmarked by April 30. New applicants must be high school graduating seniors and members of Velocity for at least six months prior to the application due date. Good luck, class of 2016!

## Sprint into Savings!

Sprint offers valuable savings on monthly wireless bills — plus waived activation and upgrade fees. It's all possible through Sprint's Credit Union Member Discount program. Velocity members can save 10% off\* select personal Sprint plans or 15% off\* select business Sprint plans. Members can also receive waived activation fee on new activations and waived upgrade fees. These discounts are available to new and existing Sprint customers.



There are several ways to get your discount. You can visit [velocitycu.com](http://velocitycu.com) or [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint). If you'd prefer, just visit a Sprint store and tell them you're a credit union member. Or you can call 877.728.3428, tell them you're a credit union member, and give them the "Corporate ID" NACUC\_ZZM. Start saving with Sprint today!

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

## Upcoming Holiday Closures

In observance of the federal holidays, Velocity Credit Union will be closed:

### Monday, Jan. 18: Martin Luther King, Jr. Day

Did you know? **Dr. Martin Luther King, Jr.**

won a Grammy and was awarded a Congressional Gold Medal and a Medal of Freedom. He won his Grammy in 1971 for Best Spoken Word Album for "Why I Oppose the War in Vietnam."



### Monday, Feb. 15: President's Day

Did you know? Barack Obama is officially our 44<sup>th</sup> president however; we only have 43 presidents because President Cleveland was elected for two nonconsecutive terms and is counted twice, as our 22<sup>nd</sup> and 24<sup>th</sup> president.

